



DECLARATION AND POWER OF ATTORNEY FOR
PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

PERSONALLY CUSTOMIZABLE CREDIT CARD ACCOUNTS

the specification of which (check one)

X is attached hereto.

_____ was filed on _____
as Application Serial No. _____
and was amended on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s): _____ Priority Claimed

_____ Yes _____ No
(Number) (Country) (Day/Month/Year)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Application Serial #) _____ (Filing Date) _____ (Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefevre, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Volel Emile, Reg. No. 39,969; James H. Barksdale, Jr. Reg. No. 24,091; Anthony V. England, Reg. No. 35,129; Leslie A. Van Leeuwen, Reg. No. 42,196; Marilyn S. Dawkins, Reg. No. 31,140; Mark E. McBurney, Reg. No. 33114; Christopher A. Hughes, Reg. No. 26,914; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; Matthew W. Baca, Reg. No. 42,277; Michael R. Barré, Reg. No. 44,023; Andrew J. Dillon, Reg. No. 29,634; Andrew M. Harris, Reg. No. 42,638; Richard N. McCain, Reg. No. 43,785; Jack V. Musgrove, Reg. No. 31,986; Antony P. Ng, Reg. No. 43,427; Michael E. Noe, Jr., Reg. No. 44,975; Brian F. Russell, Reg. No. 40,796; and Daniel E. Venglarik, Reg. No. 39,409.

Send correspondence to: Andrew J. Dillon, FELSMAN, BRADLEY, VADEN, GUNTER & DILLON, LLP, Lakewood on the Park, Suite 350, 7600B North Capital of Texas Highway, Austin, Texas 78731, and direct all telephone calls to Andrew J. Dillon, 512/343-6116.

FULL NAME OF SOLE OR FIRST INVENTOR: Jerry Walter Malcolm

INVENTORS SIGNATURE: *Jerry Walter Malcolm* DATE: Sept 26, 2000

RESIDENCE: 13016 Scofield Farms
Austin, Texas 78727

CITIZENSHIP: U.S.A.

POST OFFICE ADDRESS: 13016 Scofield Farms
Austin, Texas 78727